

**Information to identify the case:**

Debtor 1	<u>Miguel Rivera</u>	Social Security number or ITIN	xxx-xx-2494
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-20136-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Miguel Rivera

1/28/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Miguel Rivera  
 Debtor

Case No. 17-20136-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2019.

db  
 516830962 +Miguel Rivera, 743 Nicholas Place, Rahway, NJ 07065-2642  
 +American Coradius International, Inc., 2420 Sweet Home Road, Suite 150,  
 Amherst, NY 14228-2244  
 516830965 +Banamex USA, PO Box 688962, Des Moines, IA 50368-8962  
 516830976 +Citi Banamex, 2029 Century Park E Fl 4, Los Angeles, CA 90067-2901  
 516863034 +KML Law Group, P.C., 701 Market St., Philadelphia, PA 19106-1538  
 516830983 +Phelan Hallinan & Diamond PC, 400 Fellowship Road, Suite 100,  
 Mount Laurel, NJ 08054-3437

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2019 00:36:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 29 2019 00:36:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516830963 EDI: HNDA.COM Jan 29 2019 05:03:00 American Honda Finance, Po Box 168088,  
 Irving, TX 75016  
 516830964 +EDI: WFFC.COM Jan 29 2019 05:03:00 Americas Servicing Co, P.O. Box 10328,  
 Des Moines, IA 50306-0328  
 516830969 EDI: BANKAMER.COM Jan 29 2019 05:03:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 516830968 EDI: BANKAMER.COM Jan 29 2019 05:03:00 Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410  
 516830971 EDI: BANKAMER2.COM Jan 29 2019 05:03:00 Bank Of America, Po Box 15168,  
 Wilmington, DE 19850  
 516830967 +EDI: BANKAMER.COM Jan 29 2019 05:03:00 Bank Of America,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 516830966 +EDI: BANKAMER.COM Jan 29 2019 05:03:00 Bank of Americ, PO Box 21848,  
 Greensboro, NC 27420-1848  
 516830972 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Jan 29 2019 00:37:40 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340  
 516830977 EDI: CITICORP.COM Jan 29 2019 05:03:00 Citibank Usa,  
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195  
 516830974 +EDI: CHASE.COM Jan 29 2019 05:03:00 Chase, Attn: Bankruptcy Dept, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516830973 +EDI: CHASE.COM Jan 29 2019 05:03:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 516830979 +EDI: DISCOVER.COM Jan 29 2019 05:03:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 516830980 +EDI: TSYS2.COM Jan 29 2019 05:03:00 Dsnb Bloomingdales, Macy's Bankruptcy Dept.,  
 Po Box 8053, Mason, OH 45040-8053  
 516830981 +EDI: FSAE.COM Jan 29 2019 05:03:00 FirstSource Advantage LLC, PO Box 628,  
 Buffalo, NY 14240-0628  
 516830982 +EDI: MID8.COM Jan 29 2019 05:03:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 516830984 +EDI: SEARS.COM Jan 29 2019 05:03:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 516830985 +EDI: VERIZONCOMB.COM Jan 29 2019 05:03:00 Verizon,  
 Verizon Wireless Department/Attn: Bankru, Po Box 3397, Bloomington, IL 61702-3397  
 516863030 +EDI: WFFC.COM Jan 29 2019 05:03:00 Wells Fargo Bank, PO Box 14517,  
 Des Moines, IA 50306-3517

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516893252 Aspire, 9 Mutec Drive, Columbus, GA 31907  
 516856391 Capital One, PO Box 26625, Richmond, VA 23261  
 516893251 Capital One,POBox26625, Richmond, VA 23261  
 516893253 Citibank,POBox 790040, St. Louis, MO 63179  
 516893254 Eastern Account Sys,POBox837,Newton,CT 06470  
 516856389 PNC Mortgage , PO Box 8703, Dayton, OH 45401  
 516893250 PNC Mortgage,POBox8703, Dayton, OH 45401  
 516856392 Thd/cbna, PO Box 6497, Sioux Falls, SD 57117  
 516856390 Wells Fargo Bank, PO Box 31557, Billings, MT 59107  
 516830970\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410)  
 516830978\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,  
 Po Box 20507, Kansas City, MO 64195)  
 516830975\* +Chase, P.O. Box 15298, Wilmington, DE 19850-5298

TOTALS: 9, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

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Total Noticed: 26

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
Russell L. Low on behalf of Debtor Miguel Rivera rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4